Amendments to the Claims:

Claims 1 through 22 are pending in the application. Claims 1 and 16-22 have been amended herein. Please note that all claims currently pending and under consideration in the referenced application are shown below. Please enter these claims as amended. This listing of claims will replace all prior versions and listings of claims in the application.

Listing of Claims:

Please amend the claims as follows:

1.   (Currently amended) A method of automatically selecting document templates, comprising the steps of:

presenting a document image from an account;

matching the document image against a series of known document templates from the account, each document template including information about a unique layout of a particular document to allow that particular document to be identified and information in that particular document to be identified and read;

producing confidence scores corresponding to the degree of similarity of the document image compared to each document template;

searching the document for distinctive features and matching the document to an appropriate template; and

using the appropriate template from the account to identify a location on the document to look for information that is desired during document processing.

2.   (Original) The method of claim 1, further comprising the step of matching the confidence scores with a predetermined high similarity threshold.

3.   (Original) The method of claim 2, further comprising the step of positively identifying the document image if a confidence score is above the predetermined high similarity threshold.

4.   (Original) The method of claim 1, further comprising the step of matching the confidence score with a predetermined low similarity threshold.

5.   (Original) The method of claim 4, further comprising the step of creating a new document template for the account corresponding to the document image if the confidence score is below the predetermined low similarity threshold.

6.   (Original) The method of claim 4, further comprising the step of applying a partial layout comparison to the image and the closest matching template if the confidence score is above the low similarity threshold.

7.   (Original) The method of claim 6, further comprising the step of providing results of the partial layout comparison including a list of image parts and a corresponding confidence score for each image part.

8.   (Original) The method of claim 7, further comprising the step of creating one or more exclusion zones corresponding to image parts that exhibit a low confidence score.

9.   (Original) The method of claim 1, wherein the document is a check.

10.   (Currently Amended) A method of automatically selecting check templates, comprising the steps of:

presenting a check image from an account;

matching the check image against a series of known check templates from the account, each check template including information about a unique layout of a particular check to allow that particular check to be identified and information in that particular check to be identified and read;

producing confidence scores corresponding to the degree of similarity of the check image compared to each check template;

matching the confidence scores with a predetermined high similarity threshold and a predetermined low similarity threshold;

searching the check for distinctive features and matching the check to an appropriate template; and

using the appropriate template from the account to identify a location on the check to look for information that is desired during check processing.

11.   (Original) The method of claim 10, further comprising the step of positively identifying the check image if a confidence score is above the predetermined high similarity threshold.

12.   (Original) The method of claim 10, further comprising the step of creating a new check template for the account corresponding to the check image if the confidence score is below the predetermined low similarity threshold.

13.   (Original) The method of claim 10, further comprising the step of applying a partial layout comparison to the image and the closest matching template if the confidence score is above the low similarity threshold and below the predetermined high similarity threshold.

14.   (Original) The method of claim 13, further comprising the step of providing results of the partial layout comparison including a list of image parts and a corresponding confidence score for each image part.

15.   (Original) The method of claim 14, further comprising the step of creating one or more exclusion zones corresponding to image parts that exhibit a low confidence score.

16.   (Currently Amended) A computer program having computer readable instructions ~~embedded in a computer useable medium~~ for automatically selecting document templates, comprising:

~~computer readable~~ instructions for <u>causing a computer to</u> ~~matching~~ a document image against a series of known document templates, each document template including information about a unique layout of a particular document to allow that particular document to be identified and information in that particular document to be identified and read;

~~computer readable~~ instructions for causing a computer to ~~producing~~ <u>produce</u> confidence scores corresponding to the degree of similarity of the document image compared to each document template;

~~computer readable~~ instructions for <u>causing a computer to</u> ~~matching~~ the confidence scores with a predetermined high similarity threshold and a predetermined low similarity threshold;

~~computer readable~~ instructions for <u>causing a computer to</u> ~~searching~~ the document for distinctive features and matching the document to an appropriate template; and

~~computer readable~~ instructions for <u>causing a computer to</u> ~~using~~ <u>use</u> the appropriate template to identify a location on the document to look for information that is desired during document processing.

17.   (Currently Amended) The computer ~~program~~ <u>readable instructions</u> of claim 16, further comprising ~~computer readable~~ instructions for<u> causing a computer to positively</u> identif~~ying~~ the document image if a confidence score is above the predetermined high similarity threshold.

18.   (Currently Amended) The computer ~~program~~ <u>readable instructions</u> of claim 16, further comprising ~~computer readable~~ instructions for <u>causing a computer to</u> ~~creating~~ <u>create</u> a new document template corresponding to the document image if the confidence score is below the predetermined low similarity threshold.

19.   (Currently Amended) The computer ~~program~~ <u>readable instructions</u> of claim 16, further comprising ~~computer readable~~ instructions for <u>causing a computer to</u> apply~~ing~~ a partial layout comparison to the document image and the closest matching document template if the confidence score is above the low similarity threshold and below the high similarity threshold.

20.   (Currently Amended) The computer ~~program~~ <u>readable instructions</u> of claim 19, further comprising ~~computer readable~~ instructions for <u>causing a computer to</u> ~~providing~~ <u>provide</u> results of the partial layout comparison including a list of image parts and a corresponding confidence score for each image part.

21.   (Currently Amended) The computer ~~program~~ <u>readable instructions</u> of claim 20, further comprising ~~computer readable~~ instructions for <u>causing a computer to</u> ~~creating~~ <u>create</u> one or more exclusion zones corresponding to image parts that exhibit a low confidence score.

22. (Currently Amended) The computer ~~program~~ <u>readable instructions</u> of claim 16, wherein the document is a check.